

I. Amendments to the Specification

Kindly cancel the existing Abstract and add a new Abstract of the Disclosure, as follows:

Systems and methods for a data processor implemented system monitor for enabling persons to turn over the allocation of their investment assets, and/or receive assistance concerning how to receive disbursements from investments, in a manner that is free from or ameliorates the traditional conflicts of interest in previous systems. The systems and methods are adapted to ameliorate the tension between other functions where the compensation may be affected by asset allocation. The systems and methods collect, monitor, and direct information from persons who hold indicative data, e.g., employers, to provide professional asset allocation services, including automatic allocation, rebalancing, and reallocation of investment assets, on a regular basis; as well as assistance in determining how much to save or how to receive disbursements in a manner that ameliorates conflicts of interest, which, in the case of employee benefit plans, is consistent with the regulatory restraints of ERISA.

Kindly amend paragraph [0005] as follows:

[0005] Unfortunately, the above-described methods are yet to achieve the desired results. Despite investments in the above described methods, most individuals, including many participants in self-directed, individual account plans, do not even participate, and when most individuals do participate, most individuals do not appropriately save and invest, including a failure to participate in 401(k) plans, nor do they save sufficient amounts, as reported in O. S. Mitchell, J. F. Moore, 1998, "Can Americans Afford to Retire? New Evidence on Retirement Saving Adequacy," ["] Journal of Risk & Insurance 65(3), 371-400, and/or most individuals do not appropriately allocate their assets, including assets in their retirement accounts, to adequately provide for their future retirement income needs.

Kindly amend paragraph [0029] as follows:

[0029] Similarly, the Madrian and Shea (2000) study (See, for example, Madrian, Brigitte C.; Shea, Dennis F. "The Power of Suggestion: Inertia in 401(k) Participation and Savings

Behavior," ["] NBER Working Paper No. W7682, May 2000.) found that an average of seventy five percent (75%) of Benefit Plan participants hired under automatic enrollment contributed at the default rate of three percent (3%); eighty percent (80%) invested in the default money market fund and about sixty one percent (61%) did nothing to change their savings/investment behavior from the default specified by the plan sponsor or company if no other action was taken.

Kindly amend paragraph [0108] as follows:

[0108] Similar or identical mechanisms, such as, for example, the computer program designed and/or approved, implemented and monitored by the Independent Expert 38, are used to address the conflicts of interest that can occur when determining how to establish a spending program that assists individual plan participants 18 to minimize taxes, to the extent practical achieve security for their income through retirement and manage their investment and mortality risk during the disbursement mode 16 (e.g., [.] after employment). At retirement, individual plan participants 18 should optimally develop income strategies potentially using a

variety of products (including annuities and other mechanisms
36) with their wealth accumulated during the accumulation
mode 14 to reach target horizons to minimize the chances of
outliving their accumulated wealth and/or to achieve
additional objectives.